

(Official Form 1) (12/03)

<b>FORM B1</b> <b>United States Bankruptcy Court</b> <b>Northern District of Illinois</b>		<b>Voluntary Petition</b>																
Name of Debtor (if individual, enter Last, First, Middle): <b>Billings, Frederick</b>		Name of Joint Debtor (Spouse) (Last, First, Middle):																
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):																
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): <b>xxx-xx-9065</b>		Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all):																
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>400 N. McClurg</b> <b>2003</b> <b>Chicago, IL 60611</b>		Street Address of Joint Debtor (No. & Street, City, State & Zip Code):																
County of Residence or of the Principal Place of Business: <b>Cook</b>		County of Residence or of the Principal Place of Business:																
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):																
Location of Principal Assets of Business Debtor (if different from street address above):																		
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>																		
<b>Venue</b> (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.																		
<b>Type of Debtor</b> (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank		<b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding																
<b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business		<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.																
<b>Chapter 11 Small Business</b> (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)																		
<b>Statistical/Administrative Information</b> (Estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY																
Estimated Number of Creditors      1-15      16-49      50-99      100-199      200-999      1000-over <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>																		
Estimated Assets <table style="width: 100%; border: none;"> <tr> <td style="text-align: center;">\$0 to \$50,000</td> <td style="text-align: center;">\$50,001 to \$100,000</td> <td style="text-align: center;">\$100,001 to \$500,000</td> <td style="text-align: center;">\$500,001 to \$1 million</td> <td style="text-align: center;">\$1,000,001 to \$10 million</td> <td style="text-align: center;">\$10,000,001 to \$50 million</td> <td style="text-align: center;">\$50,000,001 to \$100 million</td> <td style="text-align: center;">More than \$100 million</td> </tr> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>			\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000		\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million										
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>											
Estimated Debts <table style="width: 100%; border: none;"> <tr> <td style="text-align: center;">\$0 to \$50,000</td> <td style="text-align: center;">\$50,001 to \$100,000</td> <td style="text-align: center;">\$100,001 to \$500,000</td> <td style="text-align: center;">\$500,001 to \$1 million</td> <td style="text-align: center;">\$1,000,001 to \$10 million</td> <td style="text-align: center;">\$10,000,001 to \$50 million</td> <td style="text-align: center;">\$50,000,001 to \$100 million</td> <td style="text-align: center;">More than \$100 million</td> </tr> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>		\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
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<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>											

(Official Form 1) (12/03)

FORM B1, Page 2

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Billings, Frederick****Prior Bankruptcy Case Filed Within Last 6 Years** (If more than one, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

**- None -**

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**Signature of Debtor **Frederick Billings****X**

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Date

**April 13, 2005**

Signature of Attorney

**X**

Signature of Attorney for Debtor(s)

**William I. Kohn 6224094**

Printed Name of Attorney for Debtor(s)

**Schiff Hardin LLP**

Firm Name

**6600 Sears Tower  
Chicago, IL 60606**

Address

**312-258-550 Fax: 312-258-5600**

Telephone Number

Date

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

**X**

Signature of Attorney for Debtor(s)

Date

**William I. Kohn****Exhibit C**

Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No**Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number (Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

**X**

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

**United States Bankruptcy Court  
Northern District of Illinois**

In re Frederick Billings Debtor

Case No. \_\_\_\_\_

Chapter 7

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	120,000.00		
B - Personal Property	Yes	4	27,720.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		137,658.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		83,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	11		1,495,827.58	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	6			
I - Current Income of Individual Debtor(s)	Yes	1			1,650.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,975.00
Total Number of Sheets of ALL Schedules		29			
Total Assets			147,720.00		
Total Liabilities				1,716,485.58	

In re Frederick Billings

Debtor

Case No. \_\_\_\_\_

## SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property." Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired

Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
9608 S. Union Chicago, IL 60628	Owns 100%	-	120,000.00	112,000.00

Sub-Total > 120,000.00 (Total of this page)

Total > 120,000.00

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re **Frederick Billings**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Citibank 500 West Madison Chicago, IL 60661	-	60.00
		Fifth Third Bank 1 N. Wacker Drive Chicago, IL 60606	-	40.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Commonwealth Edison-Account 6315230030	-	100.00
4. Household goods and furnishings, including audio, video, and computer equipment.		Couch	-	50.00
		Loveseat	-	25.00
		Two Televisions	-	100.00
		DVD Player	-	50.00
		Coffee Table	-	25.00
		Dining Table and chairs	-	150.00
		Facsimile Machine	-	25.00
		Stereo System	-	50.00
		Bed	-	25.00
		End Table	-	10.00
		End Table	-	10.00

Sub-Total > 720.00  
(Total of this page)

In re **Frederick Billings**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.	<b>X</b>			
7. Furs and jewelry.	<b>X</b>			
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	<b>X</b>			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
13. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
15. Accounts receivable.	<b>X</b>			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			

Sub-Total > **0.00**  
(Total of this page)

Sheet 1 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re **Frederick Billings**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	<b>X</b>			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	<b>X</b>			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
21. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
22. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2004 Nissan Maxima</b>	<b>-</b>	<b>27,000.00</b>
24. Boats, motors, and accessories.	<b>X</b>			
25. Aircraft and accessories.	<b>X</b>			
26. Office equipment, furnishings, and supplies.	<b>X</b>			
27. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
28. Inventory.	<b>X</b>			

Sub-Total > **27,000.00**  
(Total of this page)

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

In re Frederick Billings  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
29. Animals.	<b>X</b>			
30. Crops - growing or harvested. Give particulars.	<b>X</b>			
31. Farming equipment and implements.	<b>X</b>			
32. Farm supplies, chemicals, and feed.	<b>X</b>			
33. Other personal property of any kind not already listed.	<b>X</b>			

Sub-Total > **0.00**  
(Total of this page)  
Total > **27,720.00**

Sheet 3 of 3 continuation sheets attached  
to the Schedule of Personal Property

(Report also on Summary of Schedules)



In re Frederick Billings

Case No. \_\_\_\_\_

Debtor

## SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

- ☐ 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.
- ☒ 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
<u>Other Exemptions</u>			
Nissan Maxima	735 ILCS 5/12-1001(c)	1,200.00	Unknown
9608 S. Union Chicago, IL 60628	735 ILCS 5/12-901	7,500.00	140,000.00
All Household personal property	735 ILCS 5/12-1001(b)	2,000.00	Unknown

Form B6D  
(12/03)

In re **Frederick Billings**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No. <b>102440921490001</b>			<b>Nissan Maxima</b>					
<b>Nissan Motor</b> <b>PO Box 660366</b> <b>Dallas, TX 75266</b>		-	Value \$ <b>27,000.00</b>				<b>25,658.00</b>	<b>0.00</b>
Account No. <b>9210400044998001</b>			<b>9608 S. Union</b> <b>Chicago, IL 60628</b> <b>(Eviction proceedings against tenant)</b>					
<b>TCF National Bank</b> <b>405 N. Roberts</b> <b>Saint Paul, MN 55101</b>		-	Value \$ <b>120,000.00</b>				<b>112,000.00</b>	<b>0.00</b>
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal (Total of this page)							<b>137,658.00</b>	
Total (Report on Summary of Schedules)							<b>137,658.00</b>	

0 continuation sheets attached

Form B6E  
(04/04)

In re Frederick Billings  
Debtor

Case No. \_\_\_\_\_

## SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

Form B6E - Cont.  
(04/04)

In re Frederick Billings  
Debtor

Case No. \_\_\_\_\_

# **SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS** (Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
Account No. <b>321707198</b>  <b>Internal Revenue Service</b>			<b>Payroll Taxes for Cook County Tax Resources, Inc.</b>				<b>83,000.00</b>	<b>83,000.00</b>
Account No.								
Account No.								
Account No.								
Account No.								

Sheet 1 of 1 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal  
(Total of this page)

**83,000.00**

Total  
(Report on Summary of Schedules)

**83,000.00**

Case No.

Debtor

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

10 continuation sheets attached

Form B6F - Cont.  
(12/03)

In re Frederick Billings  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I T A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.			2005				
Anita Moore c/o Theresa McCoy 188 Randolph Street Suite 926 Chicago, IL 60601	X	-	Contract Dispute Moore v. Billings, et al 05 ch 02582	X	X	X	45,000.00
Account No.			2004				
BB & A Accounting PO Box 845 Bolingbrook, IL 60440	X	-	Accounting Work				460.00
Account No.			2004				
Benegas Drywall 3741 N. Christina Avenue Chicago, IL 60618	X	-	Labor				13,068.00
Account No.			2004				
Black Diamond Concrete 19908 S. Pine Hill Rd Frankfort, IL 60423	X	-	Labor Services	X	X	X	7,150.00
Account No. 4106-0824-3430-8501			2005				
Capital One PO Box 85617 Richmond, VA 23285	-		Credit Card				527.00
Subtotal (Total of this page)							66,205.00

Sheet no. 1 of 10 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Form B6F - Cont.  
(12/03)

In re Frederick Billings  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.  Carl Sadler c/o Jeffrey W Deer Law Office 130 S Jefferson/Suite 501 Chicago, IL 60661	X	-	2002 Breach of Warranty lawsuit 02 L 15868	X	X	X	50,000.00
Account No. 5369-9405-4900-0967  Chase PO Box 15918 Wilmington, DE 19850	-	-	2005 credit card				9,600.00
Account No.  Chicago Suntimes 401 N. Wabash Chicago, IL 60611	X	-	2005 Services				1,858.00
Account No.  Chicagoland Dumpsters 3206 Highland Avenue Berwyn, IL 60402	X	-	2004 Judgment Case 04 M1				28,720.00
Account No.  Christine Gaddo 2706 W. Nelson Chicago, IL 60618	X	-	Joint Action 04 m1 706383	X	X	X	Unknown
Subtotal (Total of this page)							90,178.00

Sheet no. 2 of 10 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Form B6F - Cont.  
(12/03)

In re Frederick Billings  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.  Chrysler Financial Group P.O. Box 2993 Milwaukee, WI 53201	X	-	2003 2003 Dodge Ram				38,000.00
Account No.  Citibank 100 Citibank Drive PO Box 769004 San Antonio, TX 78245	X	-	2004 Credit Card				572.34
Account No.  D. Villegas 4639 W. McLean Chicago, IL 60639	X	-	2004 Contract Dispute Lawsuit 04 M1 1040962	X	X	X	720.00
Account No.  Dan Starr 35 E. Wacker Drive Suite 1870 Chicago, IL 60601	X	-	2004 Legal Services				9,500.00
Account No.  Daniel Lowenstein 130 S. Jefferson Suite 500 Chicago, IL 60661	-		2004 Legal Services	X	X	X	3,461.38

Sheet no. 3 of 10 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) **52,253.72**



Form B6F - Cont.  
(12/03)

In re Frederick Billings

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2005 Counterclaim 05 CH 01765 04 m1 727788	X	X	X	Unknown
Dorothy Johnson c/o Brandwein, Cohen, & Grossman 233 N. Michigan, Suite 1720 Chicago, IL 60601	X	-					
Account No.			2004 Legal Services 04 m1 166688	X	X	X	3,461.38
Evans, Lowenstein, Shimanovshy & Moscardini, LTD. 130 S. Jefferson, Suite 500 Chicago, IL 60661		-					
Account No.			2004 Mortgage Foreclosure Case 04 CH 18654	X	X	X	Unknown
First American Bank c/o Sean C. Harrison 222 N. LaSalle Street, Suite 200 Chicago, IL 60601	X	-					
Account No.			2004 Mortgage Foreclosure 04-ch-17948	X	X	X	Unknown
First American Bank c/o Sean C. Harrison 222 N. LaSalle #200 Chicago, IL 60601	X	-					
Account No.			2004 Judgment-First American Bank v. Cook County Tax Resource, Inc. and Frederick Billings 04 M1 625948	X	X	X	51,060.17
First American Bank c/o Martin Tasch 1200 Jorie Boulevard #329 Oak Brook, IL 60523	X	-					
Subtotal (Total of this page)							<b>54,521.55</b>

Sheet no. 4 of 10 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Form B6F - Cont.  
(12/03)

In re **Frederick Billings**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H	W				
Account No.							
First American Bank c/o Sean C. Harrison-222 N. LaSalle Street Suite 200 Chicago, IL 60601	X	-			X	X	Unknown
Account No. 5453-1520-0292-8869							
First National Bank of Omaha PO Box 923148 Norcross, GA 30010		-					950.00
Account No.							
Ford Credit PO Box 64400 Colorado Springs, CO 80962	X	-					25,000.00
Account No.							
Gabriel Kroll 3660 N. Lake Shore Drive Apt 709 Chicago, IL 60613	X	-			X	X	500,000.00
Account No.							
Home Depot PO Box 6029 The Lakes, NV 88901	X	-					5,783.41

Sheet no. 5 of 10 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page)

**531,733.41**

Form B6F - Cont.  
(12/03)

In re **Frederick Billings**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.			2001 Gambling debt				
Horshoe Empress Casino 2300 Empress Drive Joliet, IL 60436	-				X	X	9,000.00
Account No.			2004 Collection Action 04 L 4626				
Jack and Joel Reifer 3436 W. Glenlake Avenue Chicago, IL 60659	X	-			X	X	60,000.00
Account No.			Personal loan				
Jagas Edyta/Attorney Robert Kezelis 6151 W. 125th Place Suite B Palos Heights, IL 60463	X	-				X	75,000.00
Account No.			Eviction claim				
John Overton 829 N. Lawler Chicago, IL 60651	X	-			X	X	Unknown
Account No.			2005 05 CH 03849 05 MI 703523				
Keith Whynott	X	-			X	X	Unknown
Subtotal (Total of this page)							144,000.00

Sheet no. 6 of 10 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Form B6F - Cont.  
(12/03)

In re **Frederick Billings**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.  <b>Marshall Mauer and Maurice Aaron c/o Sidney Berger, Three First National Plaza, #3700 Chicago, IL 60602</b>	X	-	<b>2004 Contract Dispute Lawsuit 04 L 012079</b>	X	X	X	<b>60,596.00</b>
Account No.  <b>MGM Grand 3799 Las Vegas Boulevard Las Vegas, NV 89109</b>	-	-	<b>2004 Gambling Debt 04 m1 603005</b>		X	X	<b>229,053.26</b>
Account No.  <b>Optimum Fund c/o McMorris Law Offices 1821 Walden/Office 400 Schaumburg, IL 60173</b>	X	-	<b>Mortgage foreclosure 04 CH 07697</b>	X	X	X	<b>Unknown</b>
Account No.  <b>Park Supply 4433 S. Springfield Chicago, IL 60632</b>	X	-	<b>2004 Labor supplies</b>				<b>4,003.29</b>
Account No.  <b>Patrick Sons Inc.c/o Leon Zelechowski/111 W. Washington Suite 1437 Chicago, IL 60602</b>	X	-	<b>2004 Contract Dispute 04 m1 116188</b>	X	X	X	<b>7,493.92</b>

Sheet no. 7 of 10 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page)

**301,146.47**

Form B6F - Cont.  
(12/03)

In re **Frederick Billings**

Debtor

Case No. \_\_\_\_\_

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H	W				
Account No.							
<b>PB Heating</b> 1009 W. North Avenue Villa Park, IL 60181	X	-			X	X	8,000.00
Account No.							
<b>People's Gas</b> <b>People's Energy</b> Lincolnwood, IL 60712	X	-					13,440.54
Account No.							
<b>Phil's Plumbing</b> 4600 W. 48th Chicago, IL 60632	X	-			X	X	30,132.00
Account No.							
<b>Robbins Currency</b> 13912 S. Claire Boulevard Robbins, IL 60472	X	-			X	X	4,500.00
Account No.							
<b>Roof Right</b> 14005 S. Cleveland Posen, IL 60469	X	-					2,000.00
Subtotal (Total of this page)							<b>58,072.54</b>

Sheet no. 8 of 10 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Form B6F - Cont.  
(12/03)

In re **Frederick Billings**

Case No. \_\_\_\_\_

Debtor

# **SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS** (Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			2004 Labor materials				42,813.96
Rubenstein Lumber 5357 W. Grand Avenue Chicago, IL 60639	X	-					
Account No.			2005 Judgment in Lawsuit 03 M1 135667				27,596.03
Shore Bank 7054 S. Jeffrey Boulevard Chicago, IL 60649	X	-					
Account No.			2004 Maintenance				8,054.96
Smitty's Tree Service 11941 S. Cicero Alsip, IL 60803	X	-					
Account No.			2003 Personal Medical				435.00
South Suburban Hospital 17800 S. Kedzie Avenue Hazel Crest, IL 60429	-						
Account No.			2004 Telephone Services				624.56
Sprint PO Box 8077 London, KY 40742	X	-					
Subtotal (Total of this page)							79,524.51

Sheet no. 9 of 10 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Form B6F - Cont.  
(12/03)

In re Frederick Billings  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.				<b>Chancery Action</b> <b>03 CH 13042</b>				Unknown
<b>Tasha McLeod</b> <b>c/o Michael P. Cohen</b> <b>435 W. Erie, Suite 802</b> <b>Chicago, IL 60610</b>	X	-			X	X	X	
Account No.				<b>2004</b> <b>Counter claim</b> <b>04 m1 731823</b>				3,000.00
<b>Veronica Charles</b> <b>2249 S. Hamlin</b> <b>Chicago, IL 60623</b>	X	-			X	X	X	
Account No.				<b>Maintenance</b>				1,840.00
<b>W A Bakarar Heating</b> <b>9112 S. 53rd Cr</b> <b>Oak Lawn, IL 60453</b>	X	-						
Account No.								
Account No.								

Sheet no. 10 of 10 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) **4,840.00**

Total  
(Report on Summary of Schedules) **1,495,827.58**

In re Frederick Billings  
Debtor

Case No. \_\_\_\_\_

## SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.



In re Frederick Billings, Debtor

Case No. \_\_\_\_\_

## SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Billings Builders 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	Billings Development, Inc. 180 N. LaSalle Street Suite 2024 Chicago, IL 60601
Billings Builders 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	Jack and Joel Reifer 3436 W. Glenlake Avenue Chicago, IL 60659
Billings Builders 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	Benegas Drywall 3741 N. Christina Avenue Chicago, IL 60618
Billings Builders 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	Black Diamond Concrete 19908 S. Pine Hill Rd Frankfort, IL 60423
Billings Builders 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	Chicago Suntimes 401 N. Wabash Chicago, IL 60611
Billings Builders 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	Chicagoland Dumpsters 3206 Highland Avenue Berwyn, IL 60402
Billings Builders 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	Citibank 100 Citibank Drive PO Box 769004 San Antonio, TX 78245
Billings Builders 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	First American Bank c/o Sean C. Harrison 222 N. LaSalle Street, Suite 200 Chicago, IL 60601
Billings Builders 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	Gabriel Kroll 3660 N. Lake Shore Drive Apt 709 Chicago, IL 60613

In re Frederick Billings

Case No. \_\_\_\_\_

Debtor

**SCHEDULE H. CREDITORS**  
(Continuation Sheet)

NAME AND ADDRESS OF CREDITORS	NAME AND ADDRESS OF CREDITORS
Billings Builders 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	Home Depot PO Box 6029 The Lakes, NV 88901
Billings Builders 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	Park Supply 4433 S. Springfield Chicago, IL 60632
Billings Builders 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	PB Heating 1009 W. North Avenue Villa Park, IL 60181
Billings Builders 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	People's Gas People's Energy Lincolnwood, IL 60712
Billings Builders 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	Phil's Plumbing 4600 W. 48th Chicago, IL 60632
Billings Builders 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	Roof Right 14005 S. Cleveland Posen, IL 60469
Billings Builders 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	Rubenstein Lumber 5357 W. Grand Avenue Chicago, IL 60639
Billings Builders 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	Smitty's Tree Service 11941 S. Cicero Alsip, IL 60803
Billings Builders 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	W A Bakarar Heating 9112 S. 53rd Cr Oak Lawn, IL 60453
Billings Builders 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	First American Bank c/o Sean C. Harrison-222 N. LaSalle Street Suite 200 Chicago, IL 60601

In re Frederick Billings

Case No. \_\_\_\_\_

Debtor

**SCHEDULE H. CODEBTORS**  
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Billings Builders 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	First American Bank c/o Sean C. Harrison 222 N. LaSalle #200 Chicago, IL 60601
Billings Builders 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	Adrienna Bell 7438 S. Maryland-Leins Chicago, IL 60619
Billings Builders 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	Ford Credit PO Box 64400 Colorado Springs, CO 80962
Billings Builders 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	Chrysler Financial Group P.O. Box 2993 Milwaukee, WI 53201
Billings Builders 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	Shore Bank 7054 S. Jeffrey Boulevard Chicago, IL 60649
Billings Builders 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	Tasha McLeod c/o Michael P. Cohen 435 W. Erie, Suite 802 Chicago, IL 60610
Billings Builders 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	Patrick Sons Inc.c/o Leon Zelechowski/111 W. Washington Suite 1437 Chicago, IL 60602
Billings Development, Inc. 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	Anita Moore c/o Theresa McCoy 188 Randolph Street Suite 926 Chicago, IL 60601
Billings Development, Inc. 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	Carl Sadler c/o Jeffrey W Deer Law Office 130 S Jefferson/Suite 501 Chicago, IL 60661
Billings Development, Inc. 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	Gabriel Kroll 3660 N. Lake Shore Drive Apt 709 Chicago, IL 60613

In re Frederick Billings

Case No. \_\_\_\_\_

Debtor

**SCHEDULE H. CODEBTORS**  
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Builders Tech, Inc. 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	Gabriel Kroll 3660 N. Lake Shore Drive Apt 709 Chicago, IL 60613
Builders Tech, Inc. 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	Marshall Mauer and Maurice Aaron c/o Sidney Berger, Three First National Plaza, #3700 Chicago, IL 60602
Cook County Tax Resource, Inc. 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	First American Bank c/o Martin Tasch 1200 Jorie Boulevard #329 Oak Brook, IL 60523
Cook County Tax Resource, Inc. 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	Dorothy Johnson c/o Brandwein, Cohen, & Grossman 233 N. Michigan, Suite 1720 Chicago, IL 60601
Cook County Tax Resource, Inc. 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	Keith Whynott
Cook County Tax Resource, Inc. 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	D. Villegas 4639 W. McLean Chicago, IL 60639
Cook County Tax Resource, Inc. 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	Optimum Fund c/o McMorris Law Offices 1821 Walden/Office 400 Schaumburg, IL 60173
Cook County Tax Resources, Inc. 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	Builders Tech, Inc. 180 N. LaSalle Street Suite 2024 Chicago, IL 60601
Cook County Tax Resources, Inc. 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	Account Temps 12400 Collections Center Drive Chicago, IL 60693
Cook County Tax Resources, Inc. 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	Andrew Rimmer 4946 W. Ohio Chicago, IL 60644

In re Frederick Billings

Debtor

Case No. \_\_\_\_\_

**SCHEDULE H. CODEBTORS**  
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Cook County Tax Resources, Inc. 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	BB & A Accounting PO Box 845 Bolingbrook, IL 60440
Cook County Tax Resources, Inc. 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	Christine Gaddo 2706 W. Nelson Chicago, IL 60618
Cook County Tax Resources, Inc. 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	Dan Starr 35 E. Wacker Drive Suite 1870 Chicago, IL 60601
Cook County Tax Resources, Inc. 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	Gabriel Kroll 3660 N. Lake Shore Drive Apt 709 Chicago, IL 60613
Cook County Tax Resources, Inc. 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	Jack and Joel Reifer 3436 W. Glenlake Avenue Chicago, IL 60659
Cook County Tax Resources, Inc. 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	Jagas Edyta/Attorney Robert Kezelis 6151 W. 125th Place Suite B Palos Heights, IL 60463
Cook County Tax Resources, Inc. 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	John Overton 829 N. Lawler Chicago, IL 60651
Cook County Tax Resources, Inc. 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	Robbins Currency 13912 S. Claire Boulevard Robbins, IL 60472
Cook County Tax Resources, Inc. 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	Sprint PO Box 8077 London, KY 40742
Cook County Tax Resources, Inc. 180 N. LaSalle Street Suite 2024 Chicago, IL 60601	Veronica Charles 2249 S. Hamlin Chicago, IL 60623

In re **Frederick Billings**

Debtor

Case No. \_\_\_\_\_

**SCHEDULE H. CODEBTORS**  
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

**Freedom Tax Solutions**  
**180 N. LaSalle Street**  
**Suite 2024**  
**Chicago, IL 60601**

**Gabriel Kroll**  
**3660 N. Lake Shore Drive**  
**Apt 709**  
**Chicago, IL 60613**

**Land Tech Capital**  
**180 N. LaSalle Street**  
**Suite 2024**  
**Chicago, IL 60601**

**Freedom Tax Solutions**  
**180 N. LaSalle Street**  
**Suite 2024**  
**Chicago, IL 60601**

**Land Tech Capital**  
**180 N. LaSalle Street**  
**Suite 2024**  
**Chicago, IL 60601**

**Gabriel Kroll**  
**3660 N. Lake Shore Drive**  
**Apt 709**  
**Chicago, IL 60613**

Form B61  
(12/03)

In re Frederick Billings Debtor(s) Case No. \_\_\_\_\_

### SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP None.	AGE
<b>EMPLOYMENT</b>		
Occupation	DEBTOR Manager	SPOUSE
Name of Employer	Freedom Tax Solutions	
How long employed		
Address of Employer	180 N. LaSalle Street Suite 2024 Chicago, IL 60601	

INCOME: (Estimate of average monthly income)  
Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)  
Estimated monthly overtime

DEBTOR	SPOUSE
\$ 1,000.00	\$ N/A
\$ 0.00	\$ N/A
\$ 1,000.00	\$ N/A

#### SUBTOTAL

#### LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
- b. Insurance
- c. Union dues
- d. Other (Specify) \_\_\_\_\_

\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A

#### SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 0.00	\$ N/A
\$ 1,000.00	\$ N/A

#### TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm (attach detailed statement)  
Income from real property  
Interest and dividends  
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above  
Social security or other government assistance  
(Specify) \_\_\_\_\_

\$ 0.00	\$ N/A
\$ 650.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A

Pension or retirement income

Other monthly income

(Specify) \_\_\_\_\_

\$ 0.00	\$ N/A
\$ 0.00	\$ N/A

#### TOTAL MONTHLY INCOME

\$ 1,650.00	\$ N/A
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TOTAL COMBINED MONTHLY INCOME \$ 1,650.00

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re Frederick Billings

Debtor(s)

Case No. \_\_\_\_\_

## SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)			\$ 1,800.00
Are real estate taxes included?	Yes _____	No <u>X</u>	
Is property insurance included?	Yes _____	No <u>X</u>	
Utilities: Electricity and heating fuel			\$ 100.00
Water and sewer			\$ 0.00
Telephone			\$ 100.00
Other			\$ 0.00
Home maintenance (repairs and upkeep)			\$ 50.00
Food			\$ 300.00
Clothing			\$ 100.00
Laundry and dry cleaning			\$ 175.00
Medical and dental expenses			\$ 100.00
Transportation (not including car payments)			\$ 150.00
Recreation, clubs and entertainment, newspapers, magazines, etc.			\$ 100.00
Charitable contributions			\$ 0.00
Insurance (not deducted from wages or included in home mortgage payments)			
Homeowner's or renter's			\$ 0.00
Life			\$ 0.00
Health			\$ 0.00
Auto			\$ 0.00
Other			\$ 0.00
Taxes (not deducted from wages or included in home mortgage payments)			\$ 0.00
(Specify)			
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)			\$ 0.00
Auto			\$ 0.00
Other			\$ 0.00
Other			\$ 0.00
Other			\$ 0.00
Alimony, maintenance, and support paid to others			\$ 0.00
Payments for support of additional dependents not living at your home			\$ 0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)			\$ 0.00
Other			\$ 0.00
Other			\$ 0.00
<b>TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)</b>			<b>\$ 2,975.00</b>

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income		\$ N/A
B. Total projected monthly expenses		\$ N/A
C. Excess income (A minus B)		\$ N/A
D. Total amount to be paid into plan each _____		\$ N/A
(interval)		



**United States Bankruptcy Court**  
**Northern District of Illinois**

In re Frederick Billings

Debtor(s)

Case No.  
Chapter

7

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 30 sheets [total shown on summary page plus 1], and that they are true and correct to the best of my knowledge, information, and belief.

Date

April 13, 2005

Signature

  
**Frederick Billings**  
Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

Form 7  
(12/03)

United States Bankruptcy Court  
Northern District of Illinois

In re Frederick Billings

Debtor(s)

Case No.

Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT  
\$1,000.00

SOURCE (if more than one)  
Income from Businesses

2. Income other than from employment or operation of business

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT  
\$650.00

SOURCE  
Income from rental of real property

### 3. Payments to creditors

None ☒ a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None ☒ b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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### 4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Anita Moore v. Billings 05 CH 02582	General Chancery	Chicago, IL Cook County	Pending
First American Bank v. Cook County Tax Resources, Inc. 04 MI 625948	Replevin	Chicago, IL Cook County	Pending
Carl Sadler and Kenya Sadler v. Gabriel Kroll and Billings Dev. Corp 02 L 15868	Breach of Warranty	Chicago, IL Cook County	Case Transferred to Municipal Division
First American Bank v. Billings Builders, et al 04 CH 17948	Mortgage Foreclosure	Chicago, IL Cook County	Pending
First American Bank v. Billings Builders 04 CH 18654	Mortgage Foreclosure	Chicago, IL Cook County	Pending
Cook County Tax Resource, Inc. v. Robert Skahill 04 L 008836	Contract Dispute	Chicago, IL Cook County	Pending
Shorebank v. Frederick Billings and Billings Builders 03 M1 135667	Contract Dispute	Chicago, IL Cook County	Pending
Optimum Fund, L.L.C. v. Cook County Tax Resources, Inc. and Fred Billings 04 CH 07697	Mortgage foreclosure	Chicago, IL Cook County	Pending
Jack Riefer and Joel Riefer v. Gabriel Kroll, Billings Builders and Cook County Tax Resource, Inc., and Frederick Billings 04 L 004626	Contract	Chicago, IL Cook County	Pending

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>9 Wabash Currency Exchange v. Frederick Billings dba Billings Builders, et al 04 L 002451</b>	<b>Contract Dispute</b>	<b>Chicago, IL Cook County</b>	<b>Pending</b>
<b>Cook County Tax Resource v. Saunders Yao 04 CH 08199</b>	<b>Declaratory Judgment</b>	<b>Chicago, IL Cook County</b>	<b>Dismissed-2/22/2005</b>
<b>Cook County Tax Resource v. Saunders Yao 04 L 774</b>	<b>Collection Action</b>	<b>Chicago, IL Cook County</b>	<b>Pending</b>
<b>Evans Loewenstein v. Billings 04 m1 166688</b>	<b>Contract Dispute</b>	<b>Chicago, IL Cook County</b>	<b>Pending</b>
<b>Robbins Currency v. Billings 04 M6 002110</b>	<b>Contract Dispute</b>	<b>Chicago, IL Cook County</b>	<b>Pending</b>
<b>MGM Grand Hotel v. Frederick Billings and Frederick George 04 m1 603005</b>	<b>Petition to Register Foreign Judgment</b>	<b>Chicago, IL Cook County</b>	<b>Caused Disposed Upon Filing</b>
<b>D. Villegas v. Billings d/b/a Cook County Tax Resource 04 M1 1040962</b>	<b>Contract Dispute</b>	<b>Chicago, IL Cook County</b>	<b>Ex Parte Judgment allowed</b>
<b>Patrick Sons Inc. v. Billings Builders and Frederick Billings 04 M1 116188</b>	<b>Contract Dispute</b>	<b>Chicago, IL Cook County</b>	<b>Judgment</b>
<b>Dorothy Johnson v. Cook County Tax Resource 04 CH 01765</b>	<b>General Chancery</b>	<b>Chicago, IL Cook County</b>	<b>Stay of Enforcement</b>
<b>Cook County Tax Resource v. Dorothy Johnson 04 M1 727788</b>	<b>Counterclaim</b>	<b>Chicago, IL Cook County</b>	<b>Judgment for Possession</b>
<b>First American Bank and NPD Daniel Hyman v. Chicago Title Land Trust, Billings Builders, Frederick Billings, and Phils Plubming Service 04 CH 17656</b>	<b>Mortgage Foreclosure</b>	<b>Chicago, IL Cook County</b>	<b>Pending</b>
<b>Tasha McLeod v. Billings Builders 03 CH 13042</b>	<b>General Chancery</b>	<b>Chicago, IL Cook County</b>	<b>Pending</b>
<b>Cook County Tax Resource, Inc. v. Andrew Rimmer 04 M1 731821</b>	<b>Joint Action</b>	<b>Chicago, IL Cook County</b>	<b>Pending</b>
<b>Cook County Tax Resource Inc. Veronica Charles</b>	<b>Joint Action</b>	<b>Chicago, IL Cook County</b>	<b>Pending</b>
<b>Keith Whynott v. Cook County Resource, Inc. 05 CH 03849</b>	<b>General Chancery</b>	<b>Chicago, IL Cook County</b>	<b>Pending</b>

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Cook County Tax Resource Inc. V. Keith and Helen Whynott 05 M1 703523	Joint Action	Chicago, IL Cook County	Pending
Mauer v. Billings, Builders Tech Inc., and Gabe Kroll 04 L 012079	Contract	Chicago, IL Cook County	Pending
Billings Builders v. Anderson	Forcible Entry and Detainer	Chicago, IL Cook County	Dismissed 3/3/2005
Cook County Tax Resource, Inc. V. Tarver 04 M1 727050	Joint Action	Chicago, IL Cook County	Pending
Cook County Tax Resource, Inc. v. Bankston 04 M1 731943	Joint Action	Chicago, IL	Pending

None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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#### 5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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#### 6. Assignments and receiverships

None ☐ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None ☐ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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### 7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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### 8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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### 9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Schiff Hardin LLP 6600 Sears Tower Chicago, IL 60606	03/04/05	2000.00

### 10. Other transfers

None ☒ List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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### 11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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## 12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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## 13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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## 14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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## 15. Prior address of debtor

None ☐ If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
1860 W. 163rd Street Markham, IL 60426		

## 16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

## 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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#### 18. Nature, location and name of business

None ☐ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Cook County Tax Resource, Inc.	36-4480514	180 N. LaSalle Street Suite 2024 Chicago, IL 60601	Real Estate	11/07/2004 through 07/2004
Builders Tech, Inc.	36-4318639	180 N. LaSalle Street Suite 2024 Chicago, IL 60601	Real Estate	09/12/2002
Billings Builders, Inc.	80-0005294	180 N. LaSalle Street Suite 2024 Chicago, IL 60601	Real Estate	8/27/2004 through present
Billings Development, Inc.	20-1603393	180 N. LaSalle Street Chicago, IL 60601	Real Estate	8/27/2004 through present
Land Tech Capital, Inc.		180 N. LaSalle Street Suite 2024 Chicago, IL 60601		
Freedom Tax Solutions	20-1603280	180 N. LaSalle Street Suite 2024 Chicago, IL 60601	Real Estate	08/27/2004 through present

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

### 19. Books, records and financial statements

- None ☒ a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

DATES SERVICES RENDERED

NAME AND ADDRESS

- None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

DATES SERVICES RENDERED

NAME

ADDRESS

- None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

- None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

**First American Bank**  
**PO Box 0794**  
**Elk Grove Village, IL 60009**

### 20. Inventories

- None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY  
(Specify cost, market or other basis)

DATE OF INVENTORY

INVENTORY SUPERVISOR

- None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY  
RECORDS

DATE OF INVENTORY

### 21 . Current Partners, Officers, Directors and Shareholders

- None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

- None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE  
OF STOCK OWNERSHIP

**22 . Former partners, officers, directors and shareholders**

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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**23 . Withdrawals from a partnership or distributions by a corporation**

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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**24. Tax Consolidation Group.**

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER
----------------------------	--------------------------------

**25. Pension Funds.**


None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER
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**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date April 13, 2005

Signature   
**Frederick Billings**  
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Official Form 8  
(12/03)

**United States Bankruptcy Court  
Northern District of Illinois**

In re Frederick Billings

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

*a. Property to Be Surrendered.*

	<b>Description of Property</b>	<b>Creditor's name</b>
1.	<b>Nissan Maxima</b>	<b>Nissan Motor</b>

*b. Property to Be Retained*

*[Check any applicable statement.]*

Description  
of  
Property  
**-NONE-**

Creditor's  
Name

Property is  
claimed as  
exempt

Property will be  
redeemed  
pursuant to 11  
U.S.C. § 722

Debt will be  
reaffirmed  
pursuant to 11  
U.S.C. § 524(c)

Date

April 13, 2005

Signature

  
**Frederick Billings**  
Debtor

United States Bankruptcy Court  
Northern District of Illinois

In re Frederick Billings

Debtor(s)

Case No.

Chapter 7

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$	<u>5,000.00</u>
Prior to the filing of this statement I have received .....	\$	<u>5,000.00</u>
Balance Due .....	\$	<u>0.00</u>

2. The source of the compensation paid to me was:

☐ Debtor ☒ Other (specify): **Not Applicable**

3. The source of compensation to be paid to me is:

☐ Debtor ☒ Other (specify): **Not Applicable**

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

**Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**


6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: April 13, 2005

  
William I. Kohn  
Schiff Hardin LLP  
6600 Sears Tower  
Chicago, IL 60606  
312-258-550 Fax: 312-258-5600

**United States Bankruptcy Court  
Northern District of Illinois**

In re Frederick Billings  
Debtor(s)

Case No. \_\_\_\_\_  
Chapter 7

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: April 13, 2005

Frederick Billings  
Signature of Debtor

9 North Wabash Currency  
C/O Campanale and Associates  
19 S. LaSalle Street/Suite 1500  
Chicago, IL 60603

Account Temps  
12400 Collections Center Drive  
Chicago, IL 60693

Adrienna Bell  
7438 S. Maryland-Leins  
Chicago, IL 60619

Andrew Rimmer  
4946 W. Ohio  
Chicago, IL 60644

Anita Moore c/o Theresa McCoy  
188 Randolph Street  
Suite 926  
Chicago, IL 60601

Anthony Campanale  
Anthony Campanale & Associates  
19 S. LaSalle Street, Suite 1500  
Chicago, IL 60603

Baker & Miller  
29 N Wacker rive  
Chicago, IL 60603

BB & A Accounting  
PO Box 845  
Bolingbrook, IL 60440

Benegas Drywall  
3741 N. Christina Avenue  
Chicago, IL 60618

Black Diamond Concrete  
19908 S. Pine Hill Rd  
Frankfort, IL 60423

Capital One  
PO Box 85617  
Richmond, VA 23285

Carl Sadler  
c/o Jeffrey W Deer Law Office  
130 S Jefferson/Suite 501  
Chicago, IL 60661

Chase  
PO Box 15918  
Wilmington, DE 19850

Chicago Suntimes  
401 N. Wabash  
Chicago, IL 60611

Chicagoland Dumpsters  
3206 Highland Avenue  
Berwyn, IL 60402

Christine Gaddo  
2706 W. Nelson  
Chicago, IL 60618

Chrysler Financial Group  
P.O. Box 2993  
Milwaukee, WI 53201

Citibank  
100 Citibank Drive  
PO Box 769004  
San Antonio, TX 78245

Corenelius Brown  
Cohen Raizes and Regal LLP  
208 S. LaSalle Street, Suite 1860  
Chicago, IL 60604

D. Villegas  
4639 W. McLean  
Chicago, IL 60639

Dan Starr  
35 E. Wacker Drive  
Suite 1870  
Chicago, IL 60601

Daniel Lowenstein  
130 S. Jefferson  
Suite 500  
Chicago, IL 60661

Deer & Stone PC  
130 S. Jefferson Street  
Suite 501  
Chicago, IL 60661

Dorothy Johnson  
c/o Brandwein, Cohen, & Grossman  
233 N. Michigan, Suite 1720  
Chicago, IL 60601

Evans, Lowenstein, Shimanovshy  
& Moscardini, LTD.  
130 S. Jefferson, Suite 500  
Chicago, IL 60661

First American Bank  
c/o Sean C. Harrison  
222 N. LaSalle Street, Suite 200  
Chicago, IL 60601

First American Bank c/o  
Martin Tasch 1200 Jorie Boulevard  
#329  
Oak Brook, IL 60523

First American Bank c/o Sean C.  
Harrison-222 N. LaSalle Street  
Suite 200  
Chicago, IL 60601

First National Bank of Omaha  
PO Box 923148  
Norcross, GA 30010



Ford Credit  
PO Box 64400  
Colorado Springs, CO 80962

Fred Ball and Chris Kelleher  
Duane Morris LLP  
227 W. Monroe St., Suite 3400  
Chicago, IL 60606

Fred McMorris-McMorris Law Offices  
Gateway Executive Park-1821 Walden  
Office Sq.-Suite 400  
Schaumburg, IL 60173

Frederick Billings  
400 N. McClurg  
2003  
Chicago, IL 60611

Gabriel Kroll  
3660 N. Lake Shore Drive  
Apt 709  
Chicago, IL 60613

Home Depot  
PO Box 6029  
The Lakes, NV 88901

Horshoe Empress Casino  
2300 Empress Drive  
Joliet, IL 60436

Internal Revenue Service

Jack and Joel Reifer  
3436 W. Glenlake Avenue  
Chicago, IL 60659

Jagas Edyta/Attorney Robert Kezelis  
6151 W. 125th Place  
Suite B  
Palos Heights, IL 60463

John Overton  
829 N. Lawler  
Chicago, IL 60651

Keith Whynott

Mages & Price  
102 Wilmot Road  
#410  
Deerfield, IL 60015

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Marshall Mauer and Maurice Aaron  
c/o Sidney Berger, Three First  
National Plaza, #3700  
Chicago, IL 60602

Martin Tasch  
Law Offices of Martin Tasch, PC  
1010 Jorie Boulevard, Suite 337  
Oak Brook, IL 60523

MGM Grand  
3799 Las Vegas Boulevard  
Las Vegas, NV 89109

Nissan Motor  
PO Box 660366  
Dallas, TX 75266

Optimum Fund  
c/o McMorris Law Offices  
1821 Walden/Office 400  
Schaumburg, IL 60173

Park Supply  
4433 S. Springfield  
Chicago, IL 60632

Patrick Biggane  
9924 W. Walden Parkway  
Chicago, IL 60643

Patrick Sons Inc.c/o Leon  
Zelechowski/111 W. Washington  
Suite 1437  
Chicago, IL 60602

Paul Bernstein  
333 E. Ontario, Ste 2102-B  
Chicago, IL 60611-3033

PB Heating  
1009 W. North Avenue  
Villa Park, IL 60181

People's Gas  
People's Energy  
Lincolnwood, IL 60712

Phil's Plumbing  
4600 W. 48th  
Chicago, IL 60632

Rebecca Larson  
Maring & Larson  
2300 N. Barrington Rd, Suite 400  
Schaumburg, IL 60195

Riordan, Donnelly, Lipinski & McKee  
10 N. Dearborn  
4th Floor  
Chicago, IL 60602

Robbins Currency  
13912 S. Claire Boulevard  
Robbins, IL 60472

Robert Korenkeiwicz  
20 N. Clark Street, Suite 1200  
Chicago, IL 60602

Roof Right  
14005 S. Cleveland  
Posen, IL 60469

Rubenstein Lumber  
5357 W. Grand Avenue  
Chicago, IL 60639

Shore Bank  
7054 S. Jeffrey Boulevard  
Chicago, IL 60649

Smitty's Tree Service  
11941 S. Cicero  
Alsip, IL 60803

South Suburban Hospital  
17800 S. Kedzie Avenue  
Hazel Crest, IL 60429

Sprint  
PO Box 8077  
London, KY 40742

Tasha McLeod  
c/o Michael P. Cohen  
435 W. Erie, Suite 802  
Chicago, IL 60610

TCF National Bank  
405 N. Roberts  
Saint Paul, MN 55101

Theresa McCoy  
188 Randolph Street, Suite 926  
Chicago, IL 60601

Veronica Charles  
2249 S. Hamlin  
Chicago, IL 60623

W A Bakarar Heating  
9112 S. 53rd Cr  
Oak Lawn, IL 60453

William I. Kohn  
Schiff Hardin LLP  
6600 Sears Tower  
Chicago, IL 60606